

Amendments to the Specification

Please amend the Abstract as follows:

A negotiable instrument with fraud protection and method of use is ~~provided~~included.

The method having the step accepting a negotiable instrument having a pre-printed bar code and photo identification, and a pre-printed signature. The method also having a step reading the bar code on a negotiable instrument and deriving personal identification instrument from the bar code. The method also having the step of comparing the personal identification information from the bar code with information ~~provided~~given by the writer. The negotiable instrument with fraud protection has features common to a check, but without having any personal information visible. The negotiable instrument with fraud protection also has a visible photo of the writer pre-printed upon the negotiable instrument, a signature of the writer pre-printed upon the negotiable instrument and a pre-printed bar code hiding personal information about the writer.